

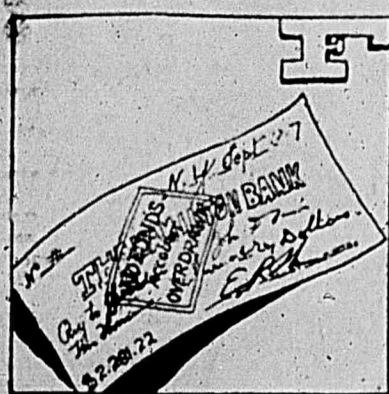
## The Evening World.

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## E. R. THOMAS AND THE LAW.



RANK WHITE, receiver for the Hamilton Bank, has made a preliminary report to the Attorney-General. Among other things he says:

"E. R. Thomas, the president of the bank up to three days before its failure, had overdrawn between Aug. 17 and Aug. 28, 1907, ranging from \$125.36 to \$2,281.22."

This is outside of the Philadelphia syndicate note of \$64,150 notes of which Mr. Thomas is maker, indorser or guarantor.

Shortly before the failure of the Hamilton Bank Mr. Thomas drew out personally \$65,741.41.

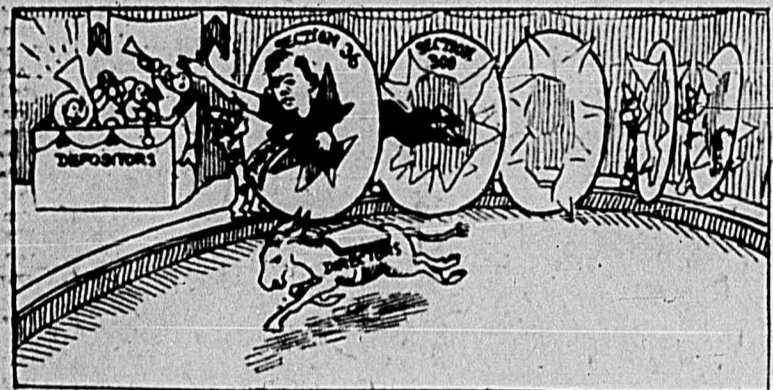
This is also exclusive of the loans of Orlando F. Thomas and the Heinz loans.

It is easy to understand from the referee's report why the Hamilton Bank failed.

It is not so easy to understand why District-Attorney Jerome does not prosecute E. R. Thomas.

It is a misdemeanor under Section 600 of the Penal Code for an officer of a bank "knowingly to overdraw his account with such bank."

It is also a misdemeanor for an officer of a bank to receive "any money, property or thing of value or of personal advantage for procuring any loan from or the purchase or discount of any paper, note, draft, check or bill of exchange by any such bank" or to permit any person to overdraw any account with such bank.



Before Referee Fleming, in the Kelsey investigation, Nelson D. Hadley, an examiner of the Insurance Department, testified on Nov. 8 in connection with the examination of the Provident Savings as follows:

"I have ascertained from the officers of the company that statements have been made to them by officers of one of the institutions in which the funds of the company were placed—Q. Was that the Hudson Trust Company? A. Yes, sir (continuing), that there was an agreement made by Mr. Thomas that those funds should be left there while the institution carried a personal loan for Mr. Thomas. Of course, in addition to that we found other things. My understanding is that they paid Mr. Thomas \$18,000 of salary, and there is nothing to show on the minutes of the Board of Directors regarding that."

There is further evidence that E. R. Thomas violated Section 36 of the Insurance law, which provides "officers and directors not to be pecuniarily interested in transactions."

That he violated the Insurance law by drawing a salary without due authority recorded in the minutes of the Board of Directors.

That he violated the law by having his insurance company buy on March 22, 1907, the bonds of the Brockport, Westport and Northwestern Railway Company, of which he was President.

That he violated the law by having his insurance company buy from and sell to a brokerage firm in which he was interested.

That he violated the law by transferring the bank accounts of the Provident Insurance Company from the Merchants' Exchange and Chemical National banks in which he was an officer to his personal advantage and profit.

Further facts of the same tenor have been brought out by Insurance Commissioner Rittenhouse, of Colorado, who has been conducting an investigation of E. R. Thomas's insurance company.

For his failure to detect and prevent these insurance transactions Otto Kelsey, Superintendent of Insurance, should be removed.

For his conduct in sitting supine the District-Attorney of this county should be promptly supplanted by a man who will do his duty in New York as District-Attorney Clarke is doing his duty in Brooklyn.

## Letters from the People.

## Sunday Closing, Again.

To the Editor of The Evening World: Can't something be done about the closing of all amusements and places of amusement on Sundays? This is supposed to be a free country, but there does not seem to be much freedom for the poor people. They have one day off a week and they are being deprived of the little pleasure they have on that day. Will other readers please give their opinions on this subject? E. H.

## Wants to Increase Height.

To the Editor of The Evening World: I am a young man sixteen years of age and am five feet four inches in height. I would like to increase my height about one and one-half inches or two inches. How can I do it? O. R.

To the Editor of The Evening World: I am a young man and wish to go to Jamaica, British West Indies. If any of your readers have been there I wish they could give me information as to whether there is any chance for a young man as far as work is concerned and what are the best opportunities.

## Stenographers and Tobacco.

To the Editor of The Evening World: I am a stenographer employed in an office where there are three men. They smoke off and on all day. When I get home my dress and suit are full of the fumes of stale tobacco. I wash my hair or brush it and hang up my dresses to air, but it is nearly impossible to get rid of the tobacco odor. Girls I meet notice it and ask me if I smoke a pipe. If I were to use some sort of incense or perfume that would keep a half and clothe the suit, I would quickly forbid its use in the office. Speak up, fellow-stenographers, I have about this. TYPIST.

Another Walking Record. To the Editor of The Evening World: I have noticed letters pertaining to long-distance walking. A friend and myself walked from Park Avenue and One Hundred and Sixteenth Street to One Hundred and Thirty-seventh Street and Seventh Avenue, down Seventh Avenue to One Hundred and Tenth Street and back to One Hundred and Sixteenth Street and Park Avenue, which is a little over three miles, in forty-five minutes. I think this is pretty good time and would like to hear from some expert reader as to his opinion of our performance. HARRBERT JANSEN.

## His Own Medicine.

By Maurice Ketten.



## If You Have Any Doubt About the Superior Integrity of the Fair Sex, Please Note the Acid Test to Which Mr. Jarr Put Mrs. Jarr's Honesty

By Roy L. McCardell.



"THEY are going to put more women ushers in the theatres," said Mrs. Jarr, with a note of triumph in her voice. "Since the ones that they have tried have proved such a success. There, now, you see?"

"I see what," asked Mr. Jarr.

"You see that women are being appreciated more and more every day," said Mrs. Jarr. "It's no wonder that women are preferred in such places; they are more honest than men. You seldom hear of women being arrested for robbing their firms. I suppose that's why they are going to have women ushers in all the theatres."

"They are not going to have women ushers in all the theatres," said Mr. Jarr. "They have them at the Manhattan Opera-House, and that's the only place. Furthermore, what has their honesty got to do with it? What chance has an usher to embezzle from the firm?"

"The principle is the same," said Mrs. Jarr. "It just goes to show—"

"It just goes to show how you women fly off the handle at every little thing!" growled Mr. Jarr. "If you read in the newspapers about Mr. Charles Jones, of Chillicothe, O., a millionaire oil man, murdering his wife, you look up and say, 'Oh, that must be the John Jones we used to know who was in the milk business.' The fact that one is named Charles Jones and the other John Jones, and that the paper will state that Charles Jones was sixty-seven and had lost a leg at Gettysburg, and the John Jones you knew was twenty-two and had the usual amount of legs, makes no difference."

"Well, there would be the same name of Jones, wouldn't there?" asked Mrs. Jarr. "And things do happen to people you know as well as people you don't know, and what has that got to do with my saying that women are more honest than men?"

"They are not; they are not near as honest as men. They are not arrested as often; they are forgiven and the thing is hushed up because they are women," said Mr. Jarr.

"I don't believe it!" said Mrs. Jarr. "Men make it a point to say everything honest!"

mean they can about women. There was Tessie Higget that kept books for years and years for a brass firm and no one ever accused her of stealing a thing."

"That's only one case," said Mr. Jarr. "Besides, she had nothing to steal but the set of books she kept. She didn't handle the brass."

"That's just what I was going to say!" said Mrs. Jarr. "Look at that young man who worked for the diamond firm and stole diamonds to take his friends automobiling. Was he a girl?"

"Look at the girl just the other day that robbed her firm to get the money to take her friends automobiling!" said Mr. Jarr. "Was she a boy?"

"There ought to be a law against hiring automobiles!" said Mrs. Jarr, as if that settled the matter.

"Women are no more honest than men; there aren't as many of them working, that's all!" growled Mr. Jarr.

"Well, you show me!" said Mrs. Jarr.

That was the end of the argument for the time being, but that night Mr. and Mrs. Jarr went to the theatre.

Across the aisle from them sat a handsomely groomed woman and her escort. At the back of this woman's dress in a velvet neckband was a very large diamond horseshoe pin.

The lady, feeling a draught, drew a fur scarf around her neck and in so doing unfastened the clasp to the pin, which, as she craned around the theatre, worked its way out of the velvet until it was ready to fall off.

"That's how Marie Lovewell lost her diamond pin!" said Mrs. Jarr.

"I'll tell the gentleman with her," suggested Mr. Jarr.

"You mind your own business!" snapped Mrs. Jarr. "You wouldn't get any thanks. Besides, she deserves to lose it!"

A gentleman in front of Mr. Jarr stirred uneasily and said to the lady with him: "Some one ought to tell them." The lady with him gave him a sour look in reply.

"If I was to find that pin," said another woman back of the Jarrs. "I'd keep it!"

"So would I!" said another. And all watched it hungrily.

Finally a man behind notified the woman, who gave him a contemptuous glance and fastened the pin tightly.

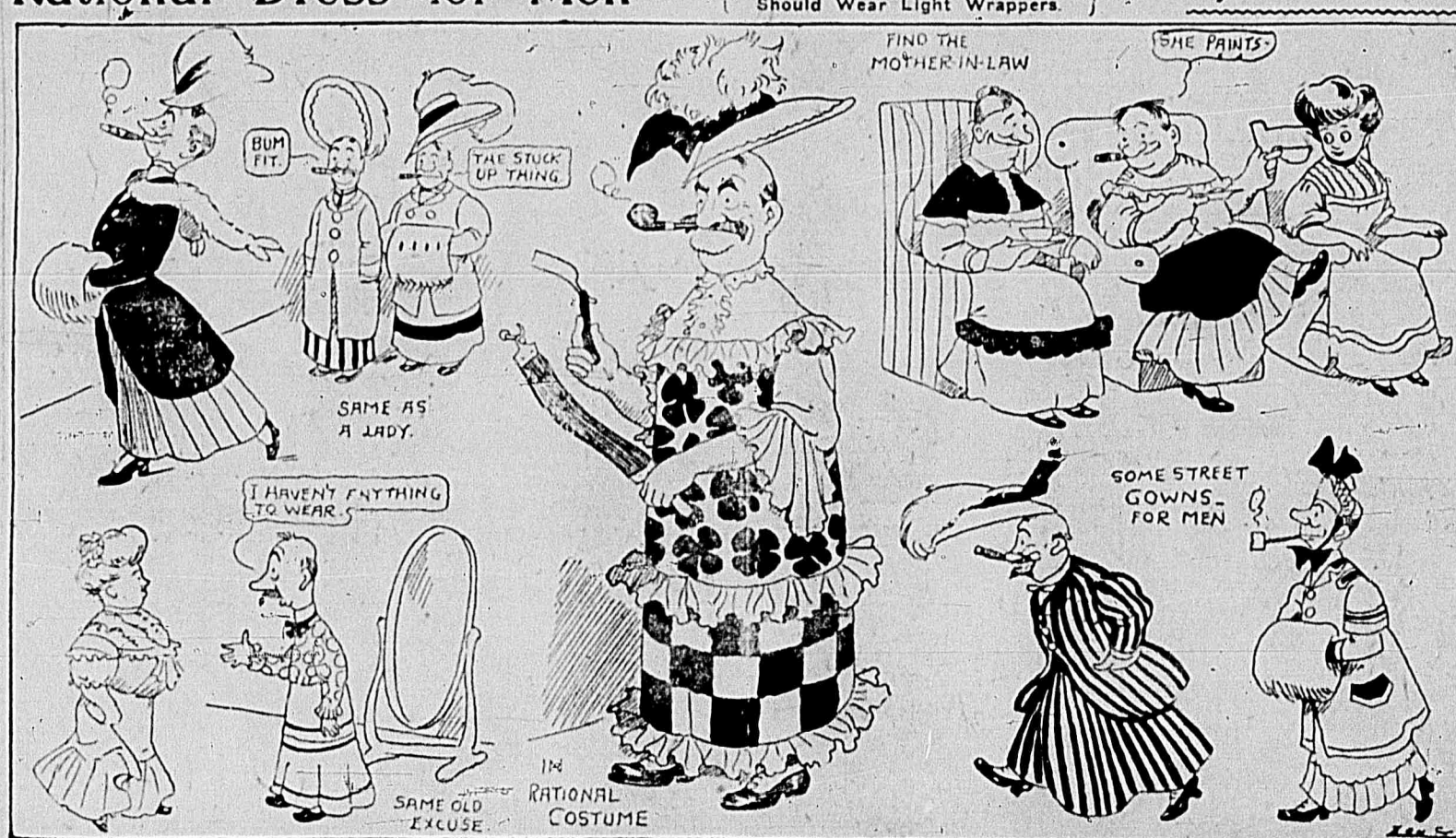
"There, you see!" said Mr. Jarr. "Not a woman would tell her."

"Huh!" said Mrs. Jarr; "you talk as if finding a thing that's lost was dishonest!"

## Rational Dress for Men

Lillian Devereux Blake Says Men Should Wear Light Wrappers.

By F. G. Long



## THE WARS OF OUR COUNTRY

Albert Payson Terhune

NO. 22.—WAR OF 1812.—Part VI.—Victory in North; Defeat in South.

THE year 1814 marked the ebb tide of America's fortunes. Our national capital, Washington, was captured by the enemy, the White House burned and President Madison a fugitive. The London Times boastfully declared:

"That ill-organized association (the United States) is on the eve of dissolution and the world is speedily to be delivered of the mischievous example of a government founded on democratic rebellion."

England having now no other war on her hand (Napoleon being put down), had sent thousands of picked veterans to this country. British fleets again ravaged the Chesapeake's shores and tightened the blockade of the coast. The Creek Indians, whom Andrew Jackson had so severely punished, rose again in arms and joined the enemy. Admiral Griffith conquered and took possession of the State of Maine in the name of King George. A squadron of sixty British warships sailed up the Chesapeake (overwhelming a little fleet sent against them by Commodore Barney) and landed 5,000 soldiers under Gen. Ross. Ross marched on Washington. At Bladensburg an American force 3,000 strong opposed their advance on Aug. 24, but were put to rout after a stubborn fight, and the victorious British bore down upon the defenseless capital. President Madison, his family and his Cabinet fled in terror from the city. The President of the United States was a refugee from the White House!

Ross and his troops poured into Washington, looted and plundered it, burned the Presidential Mansion, the Capitol, the Congressional Library, the Arsenal, the Treasury Building and many private houses. It seemed that America could not suffer such degradation and survive. The whole nation was dumfounded with horror. The London Times's boast appeared on the eve of terrible fulfillment. Ross, reinforced, followed up his victory by marching northward with 8,000 men toward Baltimore.

British fleet at the same time sailed up the Patuxent to co-operate with him by capturing Fort Mifflin. But every American in the vicinity who was strong enough to handle a rifle rushed to join the small impromptu army raised by Gen. Stricker to resist him. It was the spirit of 1776 blowing into new life, as it has ever done in the hour of the nation's direst need. This gallant little host (consisting of a mass of regulars, militiamen, farmers, townfolk, old, white-bearded grandfathers and half-grown schoolboys) hurled itself furiously upon the advancing British forces. In the fight Gen. Ross was killed. His second in command, Col. Brooke, drove back the Americans and pushed on toward Baltimore. But he never reached his destination. Not only did the Americans heroically contest every step of his march, but the fleet on which he had relied for support failed to capture Fort Mifflin. The fort was bombarded all day and all night, but on the following morning Old Glory still floated defiantly from the stronghold's walls, and the British fleet and army were forced to fall back to the coast.

Francis Scott Key, a Baltimore youth, who was prisoner aboard a British warship, watched the bombardment of Fort Mifflin from the man-of-war's deck. When, on the dawn of the second day, he saw the old flag still flying the sight so thrilled him that he commemorated it in a deathless poem, "The Star Spangled Banner."

While all the foregoing disasters were piling up in the South a somewhat different drama was enacted further North. Sir James Yeo had captured Oswego, May 3, but Gen. Scott and Ripley had crossed the Canadian border, capturing Fort Erie and routing a large British detachment at Chippewa. Gen. Drummond with a force one-third larger than that of the invading Americans met Scott and Ripley in battle at Lundy's Lane, near Bridgewater, on July 25. After one of the bloodiest battles for its size on record, the Americans were victorious. But they lost 858 men, which they could much less afford to spare than could the British their own loss of 578. Drummond, falling at Lundy's Lane, tried next to wrest Fort Erie from the Americans and was again defeated. But the Yankees, fearing they could not hold out against another assault, burned the fort and retreated across the border back into New York. The invasion had brought them a few costly victories, but had been barren of any actual or permanent gain for our country.

With 14,000 of the seasoned veterans of the Napoleonic wars Gen. Prevost swept down from Canada in August, raiding New York State. He attacked Plattsburgh by land and water, but a small American army and smaller naval squadron put him to flight after a five-day battle, scattering the British land forces and capturing or sinking the whole British fleet. Prevost (with a loss of 2,500 men to the Americans' 121) fled northward demoralized. The veterans who had conquered the great Napoleon's world famous legions had been thrashed like raw militia by the despised soldiers of young America.

Yet these successes in the North, when stripped of the halo of glory and heroism, merely meant that our troops had made one more unsuccessful invasion of Canada and had checked another British invasion of New York. Whereas, in the South and nearly everywhere else England triumphantly held the situation in her own hands. It seemed only a question of time before our country must yield.

Then, in the black moment of national despair, came the last and greatest exploit of the whole war.

Five-Day Battle That Ended in British Rout.

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## This Is a Real Brain-Twister.

By the Senior Wrangler.

JOE ran a half mile in 3 minutes. Uncle promised him 50 cents for every three seconds he could clip off the record. When Joe next ran he went 50 per cent. faster, and Uncle paid up. Joe invested all this money and made 4 per cent. Later on he invested 50 per cent. of his capital and again made 50 per cent. on the investment. The third and fourth time he invested all his capital and each time he lost 50 per cent.

Joe next invested his capital in a gold ring, but later on pawned it for 40 per cent. less than its value. He then sold the ticket for 40 per cent. more than he received on the ring.

He now paid \$2.40 for oranges at 4 cents each. Bananas were 50 per cent. less, and pears were 50 per cent. more in value, so Joe spent 50 per cent. more for bananas and 50 per cent. less for pears than for the oranges.

At another stand oranges were 5 cents each and Joe bought 11 worth. Here also bananas were 50 per cent. less and pears 50 per cent. more in value, so he bought 50 per cent. more of bananas and 50 per cent. less of pears than of oranges.

I am unable to figure it out, but those who know say that Joe had more money to spend and that he invested the remainder in apples at 23-4 cents each. However this may be, I know that he sold all his fruit at 6 cents each. Joe was just one-half mile from the bank and he decided to deposit his money. Owing to the weight of the coins he could not go fast, but ran as best he could, and when he came to the bank that it had taken him 60 per cent. longer to run the half-mile than when he made the record run for his uncle's money. On this trip, however, he dropped a dime for every second of time he ran. How much did he deposit in the bank?

## Christmas Don'ts.

By Orison Swett Marden.

DON'T leave the cost mark on presents.  
Don't let money dominate your Christmas giving.  
Don't let Christmas giving deteriorate into a trade.  
Don't embarrass yourself by giving more than you can afford.  
Don't try to pay debts or return obligations in your Christmas gifts.  
Don't give trashy things. Many an article could tell strange stories about Christmas presents.  
Don't make presents which your friends will not know what to do with and which would merely encumber the home.  
Don't give presents because others expect you to. Give because you love to.  
If you cannot send your heart with the gift keep the gift.  
Don't decide to do something until you have decided to do it.  
The thoughtfulness of your gift, the interest you take in those to whom you give, are the principal things. The intrinsic value of your gift counts very little.  
Don't give things because they are cheap and make a big show for the money. As a rule it is a dangerous thing to pick up a lot of all sorts of things at bargain sales for Christmas presents. If you do there is always the temptation to make inappropriate gifts.—Success Magazine.

## The Songs of the Church.

By Eva Booth.

I HAVE heard some one speak of writing a history of the songs of the Church," said Eva Booth, of the Salvation Army. "But it is impossible. You can write the history of great men, of battles, of nations, but you cannot write the history of just As I Am, Rock of Ages, or Nearer, My God, to Thee. There are heart throbs, sorrows, and spiritual exaltation in the composition of each that defy description."

Warfare, all the books of the world's countless number, make a pillar of literature that reaches to the heavens, and on top of all you will find "Rock of Ages, Chief for Me." History tells us that with the exception of only one other book—our Bible—that hymn has travelled over more lands and into more homes than all other literature that the world has produced."